

Information to identify the case:

Debtor 1 Sylvia Y. Wilson
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9328**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **14-36205-KRH**

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sylvia Y. Wilson
aka Sylvia Y. Goode, aka Sylvia Y. Harris, aka
Sylvia Y. Jones, aka Sylvia Y. Jones-Goode

May 22, 2019

For the court: William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Eastern District of VirginiaIn re:
Sylvia Y. Wilson
DebtorCase No. 14-36205-KRH
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla
Form ID: 3180WPage 1 of 3
Total Noticed: 49

Date Rcvd: May 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2019.

db
12665964 +Sylvia Y. Wilson, 1515 Ivymount Road, Richmond, VA 23225-7615
+Americredit Financial Services Inc. dba GM Financ., P O Box 183853,
Arlington, TX 76096-3853
13738543 +Bridgecrest Credit Company LLC, PO Box 29018, Phoenix, AZ 85038-9018
12646089 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Continental Finance, PO Box 8099, Newark, DE 19714)
12646085 City of Richmond Personal Prop, P. O. Box 101810, Atlanta, GA 30392-1810
12646088 Commonwealth of VA-Tax, P.O. Box 2156, Richmond, VA 23218-2156
12646092 Dt Credit Corp, 1800 N Colorado St, Gilbert, AZ 85233
12646095 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focus Recovery Solutions, 9701 Metropolitan, Richmond, VA 23236)
12646104 +MCV Hospitals, PO BOX 980462, Richmond, VA 23298-0462
12671775 MCV Physicians, P O Box 91747, Richmond, VA 23291-1747
12646102 +Mariner Finance, 12654 Jefferson Davis Highway, Chester, VA 23831-5306
12646103 +Mariner Finance of VA, LLC, Registered Agent, 1111 East Main St; 16 th Floor,
Richmond, VA 23219-3532
12699180 +Mariner Finance, LLC, 8211 Town Center Dr, Nottingham MD 21236-5904
12646117 +Mark Wilson, 4908 Lindy Lane, Richmond, VA 23224-6181
12646105 +Mid America Bank & T, 121 Continental Dr Ste 1, Newark, DE 19713-4325
12646083 +North & Associates, P.C., 5913 Harbour Park Drive, Midlothian, VA 23112-2163
12646106 +Owen Loan Servicing L, 3451 Hammond Ave, Waterloo, IA 50702-5345
12646107 +Radiology Assc of Richmond, 2602 Buford Road, Richmond, VA 23235-3422
12646109 +St Mary's Hospital, P.O. Box 1838, Columbus, OH 43216-1838
12646112 +Us Dept Of Ed/glelsi, Po Box 7860, Madison, WI 53707-7860
12646115 +Vector Security, 2805 North Parham Road, Suite 500, Richmond, VA 23294-4453

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: PRA.COM May 23 2019 07:03:00 PRA Receivables Management LLC, POB 41067,
Norfolk, VA 23541-1067
12666964 EDI: PHINAMERI.COM May 23 2019 06:53:00 Americredit Financial Services Inc.,
dba GM Financ., P O Box 183853, Arlington, TX 76096
12646086 +EDI: HCA2.COM May 23 2019 07:03:00 CJW Medical Center, P.O. Box 13620,
Richmond, VA 23225-8620
12646084 +E-mail/Text: heatherg@checkcity.com May 23 2019 03:16:16 Check City, 3920 Hull Street Rd,
Richmond, VA 23224-1714
12660147 +E-mail/Text: heatherg@checkcity.com May 23 2019 03:16:16 Check City,
2729-B West Broad Street, Richmond, VA 23220-1905
13254306 +E-mail/PDF: BANKRUPTCY.NOTICES@RICHMONDGOV.COM May 23 2019 03:23:00
City of Richmond - City Hall, Room 109 Delinquent Taxes, 900 East Broad Street,
Richmond VA 23219-1907
12798929 +EDI: RESURGENT.COM May 23 2019 07:03:00 Cjw Medical Center, Resurgent Capital Services,
PO Box 1927, Greenville, SC 29602-1927
12646087 +EDI: COMCASTCBLCENT May 23 2019 06:53:00 Comcast, 5401 Staples Mill Road,
Richmond, VA 23228-5443
12646091 +EDI: RCSFNBMARIN.COM May 23 2019 06:53:00 Credit One Bank, Po Box 98873,
Las Vegas, NV 89193-8873
12646090 +EDI: RCSFNBMARIN.COM May 23 2019 06:53:00 Credit One Bank, Po Box 98875,
Las Vegas, NV 89193-8875
12646093 +EDI: AMINFOFP.COM May 23 2019 07:03:00 First Premier Bank, 601 S Minnesota Ave,
Sioux Falls, SD 57104-4868
12646094 +E-mail/Text: bkinfo@ccfi.com May 23 2019 03:16:39 First Virginia, 159 Belt Blvd,
Richmond, VA 23224-1203
12646098 +EDI: PHINAMERI.COM May 23 2019 06:53:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145
12646099 +EDI: PHINHARRIS May 23 2019 07:03:00 Harris, 111 W Jackson Blvd S-400,
Chicago, IL 60604-4135
12646100 +EDI: HFC.COM May 23 2019 06:53:00 Hsbc Taxpayer Financ, 90 Christiana Road,
New Castle, DE 19720-3118
12646101 EDI: IRS.COM May 23 2019 06:53:00 Internal Revenue Service, Centralized Insolvency Unit,
P O Box 7346, Philadelphia, PA 19101-7346
12719428 EDI: JEFFERSONCAP.COM May 23 2019 07:03:00 Checksmart, c o Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
14424653 EDI: JEFFERSONCAP.COM May 23 2019 07:03:00 JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999,
St Cloud MN 56302
12799037 EDI: RESURGENT.COM May 23 2019 07:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
13877783 EDI: PRA.COM May 23 2019 07:03:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
12646108 EDI: AGFINANCE.COM May 23 2019 06:53:00 Springleaf Financial S, 9925 Hull Street Rd,
North Chesterfield, VA 23236
12661871 EDI: AGFINANCE.COM May 23 2019 06:53:00 Springleaf Financial Services, PO Box 3251,
Evansville, IN 47731

District/off: 0422-7

User: smithla
Form ID: 3180W

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Total Noticed: 49

Date Rcvd: May 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

12646110 +EDI: DRIV.COM May 23 2019 07:03:00 Triad Financial Corp/Santander,
5201 Rufe Snow Dr Ste 40, North Richland Hills, TX 76180-6036
12646111 +EDI: DRIV.COM May 23 2019 07:03:00 Triad Financial Corp/Santander,
Attn: Bankruptcy Department, Po Box 105255, Atlanta, GA 30348-5255
12646113 +EDI: VACU.COM May 23 2019 07:03:00 Va Credit Union, 7500 Boulders View Drive,
Richmond, VA 23225-4066
12646114 +EDI: VACU.COM May 23 2019 07:03:00 Va Credit Union, Po Box 90010,
Richmond, VA 23225-9010
12646116 +EDI: VERIZONCOMB.COM May 23 2019 06:53:00 Verizon - Bankruptcy Dept, P.O. Box 3397,
Wilmington, IL 61702-3397
12670205 +EDI: VACU.COM May 23 2019 07:03:00 Virginia Credit Union Inc, PO Box 90010,
Richmond, VA 23225-9010

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Americredit Financial Services, Inc. dba GM Financial
cr Bridgecrest Acceptance Corporation
cr Freedom Mortgage Corporation
cr* +Americredit Financial Services Inc. dba GM Financial, P O Box 183853,
Arlington, TX 76096-3853
cr* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
(address filed with court: Jefferson Capital Systems LLC, PO Box 7999,
St Cloud, MN 56302-9617)
12646096* ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
(address filed with court: Focus Recovery Solutions, Attn: Bankruptcy,
9701 Metropolitan Court Ste B, Richmond, VA 23236)
12646097 ##+Fredericksburg Credit Bureau, 10506 Wakeman Dr., Fredericksburg, VA 22407-8040
TOTALS: 3, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2019 at the address(es) listed below:

Heather Diane Bock on behalf of Creditor Freedom Mortgage Corporation
heather.bock@mccalla.com, bankruptcyecfmail@mccalla.com
John D. Schlotter on behalf of Creditor Freedom Mortgage Corporation
bankruptcyecfmail@mrpllc.com, john.schlotter@mrpllc.com
Maria A. Tsagaris on behalf of Creditor Freedom Mortgage Corporation
BankruptcyECFMail@mccallaraymer.com
Mark David Meyer on behalf of Creditor Freedom Mortgage Corporation bk@rosenberg-assoc.com
Matthew D. Huebschman on behalf of Creditor Bridgecrest Acceptance Corporation
mhuebsch@shenlegal.com, bwheeler@shenlegal.com
Pia J. North on behalf of Debtor Sylvia Y. Wilson
R44457@notify.bestcase.com;lawdesk.northlaw@verizon.net;northlaw@pianorth.com;Barbara@pianorth.com
m;mandy@pianorth.com;northlawecf@gmail.com;notices.northlaw@earthlink.net;bkynotices@gmail.com;ki
mberly@pianorth.
Robyn Danielle Pepin on behalf of Creditor Freedom Mortgage Corporation rpepin@glasserlaw.com,
pjmecef@glasserlaw.com
Sara A. John on behalf of Creditor Americredit Financial Services, Inc. dba GM Financial
sara_john@epspc.com
Suzanne E. Wade ecfsuammary@chl3ricva.com, trustee@chl3ricva.com;fred@cmcl3.net

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Trenita Jackson Stewart on behalf of Creditor Freedom Mortgage Corporation
tj.stewart@brockandscott.com, vaecf@brockandscott.com

TOTAL: 10